



Entered on Docket  
February 15, 2011

A handwritten signature in dark ink, appearing to read "Linda B. Riegle".

Hon. Linda B. Riegle  
United States Bankruptcy Judge

WILDE & ASSOCIATES  
Gregory L. Wilde, Esq.  
Nevada Bar No. 004417  
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The Bank of New York Mellon, as trustee, on behalf of the holders of the Alternative Loan Trust  
2007-HY2 Mortgage Pass-Through Certificates, Series 2007-HY2  
10-73777

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEVADA**

In Re:

Ryan Andrew Kelsch

Debtor.

BK-S-09-21193-lbr

MS Motion No.

Date: 1/12/2011

Time: 10:30 am

Chapter 13

**ORDER RE ADEQUATE PROTECTION**

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing  
in the above-entitled Court, all appearances as noted on court record, and based upon all the  
papers and pleadings on file herein and good cause appearing therefore,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the  
 2 post-petition arrearages currently due as follows:

3 8 Monthly Payments at \$1,324.42	\$10,595.36
(July 1, 2010 - February 1, 2011)	
4 7 Late Charges at \$48.26	\$337.82
(July 1, 2010 - January 1, 2011)	
5 Motion for Relief Filing Fee	\$150.00
6 Attorneys Fees	\$650.00
Total	\$11,733.18

7 The total arrearage shall be paid in six monthly installments in the amount of  
 8 \$1,955.53 and shall be in addition to the regular monthly payment and shall be due on or before  
 9 the 20th day of the month commencing with the February 20, 2011 payment and continuing  
 10 throughout and concluding on or before July 20, 2011.

11 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall  
 12 resume and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy  
 13 Plan, beginning with the March 1, 2011 payment, on Secured Creditor's Trust obligation,  
 14 encumbering the subject Property, generally described as 9337 Vista Waters Lane , Las Vegas,  
 15 NV 89178, and legally described as follows:

16 Parcel I:

17 Lot 83 of Montecito Phase 2, as shown by map thereof on file in Book 129 of Plats, page  
 18 43, in the Office of the County Recorder of Clark County, Nevada and amended by  
 19 Certificate of Amendment recorded April 10, 2006 in Book 20060410 as Document No.  
 20 4389 and amended by Certificate of Amendment recorded July 28, 2006 in Book  
 21 230060728.

22 Parcel II:

23 An easement for ingress and egress over private streets and common areas as shown and  
 24 delineated on said map.

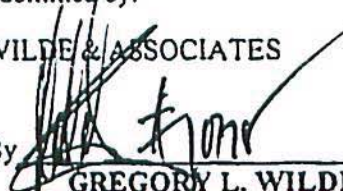
25 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtor fails to make  
 26 any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured  
 Creditor's obligation, allowing the normal grace period, then Secured Creditor may file and serve  
 upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition.

1 For each such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of  
2 \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors  
3 have failed to cure the delinquency, then Secured Creditor may submit to this Court an Order  
4 vacating the automatic stay as to Secured Creditor, and Secured Creditor may thereafter proceed  
5 with enforcing its Security interest in the subject Property, pursuant to applicable State Law, and  
6 take any action necessary to obtain complete possession thereof.

7  
8 Submitted by:

9 WILDE & ASSOCIATES

10  
11 By

  
12 GREGORY L. WILDE, ESQ.  
13 Attorneys for Secured Creditor  
212 South Jones Boulevard  
Las Vegas, Nevada 89107

14 APPROVED AS TO FORM & CONTENT:

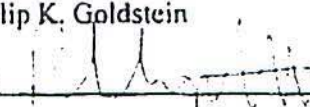
15 Kathleen A Leavitt

16 By

 2/4/11  
17 Kathleen A Leavitt  
18 Chapter 13 Trustee  
19 201 Las Vegas Blvd., So. #200  
Las Vegas, NV 89101

Philip K. Goldstein

By

  
Philip K. Goldstein  
Attorney for Debtors  
609 S. 7th Street  
Las Vegas, NV 89101

20  
21 Nevada Bar No. 6075  
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1 ALTERNATIVE METHOD re: RULE 9021:

2 In accordance with Local Rule 9021, counsel submitting this document certifies that the order accurately  
3 reflects the court's ruling and that (check one):

4 ☐ The court has waived the requirements set forth in LR 9021(b)(1).

5 ☐ No party appeared at the hearing or filed an objection to the motion.

6 ☒ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and  
7 any trustee appointed in this case any unrepresented parties who appeared at the hearing,  
8 and each has approved or disapproved the order, or failed to respond, as indicated below.

9 Debtor's counsel:

10 ☒ approved the form of this order ☐ disapproved the form of this order

11 ☐ waived the right to review the order and/or ☐ failed to respond to the document

12 ☐ appeared at the hearing, waived the right to review the order

13 ☐ matter unopposed, did not appear at the hearing, waived the right to review the order

14 Trustee:

15 ☒ approved the form of this order ☐ disapproved the form of this order

16 ☐ waived the right to review the order and/or ☐ failed to respond to the document

17 ☐ I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with the  
18 motion pursuant to LR 9014(g), and that no party has objected to the form or content of the  
19 order.

20 I declare under penalty and perjury that the foregoing is true and correct.

21 Submitted by:

22 /s/ Gregory L. Wilde, Esq.

23 Gregory L. Wilde, Esq.

24 Attorney for Secured Creditor

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